

**Fill in this information to identify the case:**

United States Bankruptcy Court for the:

**MIDDLE DIST. OF PENNSYLVANIA**Case number (if known): \_\_\_\_\_ Chapter **11**☐ Check if this is an amended filing

## Official Form 201

**Voluntary Petition for Non-Individuals Filing for Bankruptcy****06/22**

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, Instructions for Bankruptcy Forms for Non-Individuals, is available.

1. Debtor's name **VRC, LLC**
2. All other names debtor used in the last 8 years
- Include any assumed names, trade names and *doing business as* names
3. Debtor's federal Employer Identification Number (EIN) **8 3 - 2 6 8 6 3 3 4**
4. Debtor's address
- | Principal place of business                                 | Mailing address, if different from principal place of business              |
|---|---|
| <b>6272 Route 191</b><br>Number Street                      | Number Street   |
| _____   | P.O. Box  |
| _____   | _____   |
| <b>Cresco</b> <b>PA</b> <b>18326</b><br>City State ZIP Code | City State ZIP Code   |
| <b>Monroe</b><br>County                                     | Location of principal assets, if different from principal place of business |
|   | <b>2735 Route 390</b><br>Number Street                                      |
|   | _____   |
|   | <b>Canadensis</b> <b>PA</b> <b>18325</b><br>City State ZIP Code             |
5. Debtor's website (URL) \_\_\_\_\_
6. Type of debtor
- ☐ Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))
- ☐ Partnership (excluding LLP)
- ☒ Other. Specify: **Limited Liability Company**

**7. Describe debtor's business****A. Check one:**

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Railroad (as defined in 11 U.S.C. § 101(44))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))  
☒ None of the above

**B. Check all that apply:**

- ☐ Tax-exempt entity (as described in 26 U.S.C. § 501)  
☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. § 80a-3)  
☐ Investment advisor (as defined in 15 U.S.C. § 80b-2(a)(11))

**C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See <http://www.uscourts.gov/four-digit-national-association-naics-codes>****5 3 1 3****8. Under which chapter of the Bankruptcy Code is the debtor filing?****Check one:**

- ☐ Chapter 7  
☐ Chapter 9  
☒ Chapter 11.

A debtor who is a "small business debtor" must check the first sub-box. A debtor as defined in § 1182(1) who elects to proceed under subchapter V of chapter 11 (whether or not the debtor is a "small business debtor") must check the second sub-box.

**Check all that apply:**

- ☒ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D), and its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$3,024,725. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  
☐ The debtor is a debtor as defined in 11 U.S.C. § 1182(1), its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$7,500,000, AND IT CHOOSES TO PROCEED UNDER SUBCHAPTER V OF CHAPTER 11. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return, or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  
☐ A plan is being filed with this petition.  
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).  
☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy Under Chapter 11 (Official Form 201A) with this form.  
☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

- ☐ Chapter 12

Debtor VRC, LLC Case number (if known) \_\_\_\_\_

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?
- ☐ No
- ☒ Yes. District Middle District of Pennsylvania When 04/26/2023 Case number 5:23-bk-0091  
MM / DD / YYYY

If more than 2 cases, attach a separate list.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?
- ☒ No
- ☐ Yes. Debtor \_\_\_\_\_ Relationship \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_  
Case number, if known \_\_\_\_\_ MM / DD / YYYY

List all cases. If more than 1, attach a separate list.

Debtor \_\_\_\_\_ Relationship \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_  
Case number, if known \_\_\_\_\_ MM / DD / YYYY

11. Why is the case filed in this district?
- Check all that apply:
- ☒ Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.
- ☐ A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?
- ☒ No
- ☐ Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.
- Why does the property need immediate attention? (Check all that apply.)

☐ It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.  
What is the hazard? \_\_\_\_\_

☐ It needs to be physically secured or protected from the weather.

☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

☐ Other \_\_\_\_\_

Where is the property?

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Is the property insured?

☐ No

☐ Yes. Insurance agency \_\_\_\_\_

Contact name \_\_\_\_\_

Phone \_\_\_\_\_

**Statistical and administrative information****13. Debtor's estimation of available funds***Check one:*

- ☒ Funds will be available for distribution to unsecured creditors.
- ☐ After any administrative expenses are paid, no funds will be available for distribution to unsecured creditors.

**14. Estimated number of creditors**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |  |  |

**15. Estimated assets**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000          | <input checked="" type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000    | <input type="checkbox"/> \$10,000,001-\$50 million           | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000   | <input type="checkbox"/> \$50,000,001-\$100 million          | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million         | <input type="checkbox"/> More than \$50 billion        |

**16. Estimated liabilities**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000          | <input checked="" type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000    | <input type="checkbox"/> \$10,000,001-\$50 million           | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000   | <input type="checkbox"/> \$50,000,001-\$100 million          | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million         | <input type="checkbox"/> More than \$50 billion        |

**Request for Relief, Declaration, and Signatures**

**WARNING** -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**17. Declaration and signature of authorized representative of debtor**

- ☒ The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.
- ☒ I have been authorized to file this petition on behalf of the debtor.
- ☒ I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 08/30/2023  
MM / DD / YYYY

**X /s/ Svetlana Hanover**

Signature of authorized representative of debtor

**Svetlana Hanover**

Printed name

**Owner/Member**

Title

Debtor VRC, LLC Case number (if known) \_\_\_\_\_

18. Signature of attorney

☒ /s/ J. Zac Christman, Esquire Date 08/30/2023  
Signature of attorney for debtor MM / DD / YYYY

J. Zac Christman, Esquire  
Printed name

J. Zac Christman, Esquire  
Firm name

556 Main Street, Suite 12  
Number Street

Stroudsburg PA 18360  
City State ZIP Code

(570) 234-3960 zac@fisherchristman.com  
Contact phone Email address

80009 PA  
Bar number State

**Fill in this information to identify the case**

Debtor name VRC, LLC

United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number  
(if known) \_\_\_\_\_

☐ Check if this is an amended filing

**Official Form 206A/B****Schedule A/B: Assets -- Real and Personal Property****12/15**

Disclose all property, real and personal, which the debtor owns or in which the debtor has any other legal, equitable, or future interest. Include all property in which the debtor holds rights and powers exercisable for the debtor's own benefit. Also include assets and properties which have no book value, such as fully depreciated assets or assets that were not capitalized. In Schedule A/B, list any executory contracts or unexpired leases. Also list them on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 206G).

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. At the top of any pages added, write the debtor's name and case number (if known). Also identify the form and line number to which the additional information applies. If an additional sheet is attached, include the amounts from the attachment in the total for the pertinent part.

For Part 1 through Part 11, list each asset under the appropriate category or attach separate supporting schedules, such as a fixed asset schedule or depreciation schedule, that gives the details for each asset in a particular category. List each asset only once. In valuing the debtor's interest, do not deduct the value of secured claims. See the instructions to understand the terms used in this form.

**Part 1: Cash and cash equivalents****1. Does the debtor have any cash or cash equivalents?**

- ☒ No. Go to Part 2.  
☐ Yes. Fill in the information below.

All cash or cash equivalents owned or controlled by the debtor

Current value of  
debtor's interest

**2. Cash on hand****3. Checking, savings, money market, or financial brokerage accounts (Identify all)**

Name of institution (bank or brokerage firm)

Type of account

Last 4 digits of  
account number

**4. Other cash equivalents (Identify all)**

Name of institution (bank or brokerage firm)

**5. Total of Part 1**

Add lines 2 through 4 (including amounts on any additional sheets). Copy the total to line 80.

**\$0.00**

**Part 2: Deposits and prepayments****6. Does the debtor have any deposits or prepayments?**

- ☒ No. Go to Part 3.  
☐ Yes. Fill in the information below.

Debtor **VRC, LLC**  
Name

Case number (if known)

Current value of  
debtor's interest

**7. Deposits, including security deposits and utility deposits**

Description, including name of holder of deposit

**8. Prepayments, including prepayments on executory contracts, leases, insurance, taxes, and rent**

Description, including name of holder of prepayment

**9. Total of Part 2.**

Add lines 7 through 8. Copy the total to line 81.

**\$0.00**

**Part 3: Accounts receivable**

**10. Does the debtor have any accounts receivable?**

- ☒ No. Go to Part 4.  
☐ Yes. Fill in the information below.

Current value of  
debtor's interest

**11. Accounts receivable**

11a. 90 days old or less: \_\_\_\_\_ - \_\_\_\_\_ = ..... → \_\_\_\_\_  
face amount doubtful or uncollectible accounts

11b. Over 90 days old: \_\_\_\_\_ - \_\_\_\_\_ = ..... → \_\_\_\_\_  
face amount doubtful or uncollectible accounts

**12. Total of Part 3**

Current value on lines 11a + 11b = line 12. Copy the total to line 82.

**\$0.00**

**Part 4: Investments**

**13. Does the debtor own any investments?**

- ☒ No. Go to Part 5.  
☐ Yes. Fill in the information below.

Valuation method  
used for current value

Current value of  
debtor's interest

**14. Mutual funds or publicly traded stocks not included in Part 1**

Name of fund or stock:

**15. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including any interest in an LLC, partnership, or joint venture**

Name of entity:

% of ownership:

**16. Government bonds, corporate bonds, and other negotiable and non-negotiable instruments not included in Part 1**

Describe:

**17. Total of Part 4**

Add lines 14 through 16. Copy the total to line 83.

**\$0.00**

**Part 5: Inventory, excluding agriculture assets**

**18. Does the debtor own any inventory (excluding agriculture assets)?**

- ☒ No. Go to Part 6.  
☐ Yes. Fill in the information below.

Debtor **VRC, LLC**  
Name

Case number (if known) \_\_\_\_\_

General description	Date of the last physical inventory MM/DD/YYYY	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
19. Raw materials				
20. Work in progress				
21. Finished goods, including goods held for resale				
22. Other inventory or supplies				
23. Total of Part 5				<div>\$0.00</div>
Add lines 19 through 22. Copy the total to line 84.				
24. Is any of the property listed in Part 5 perishable?				
<input type="checkbox"/> No				
<input type="checkbox"/> Yes				
25. Has any of the property listed in Part 5 been purchased within 20 days before the bankruptcy was filed?				
<input type="checkbox"/> No				
<input type="checkbox"/> Yes. Book value _____ Valuation method _____ Current value _____				
26. Has any of the property listed in Part 5 been appraised by a professional within the last year?				
<input type="checkbox"/> No				
<input type="checkbox"/> Yes				

**Part 6: Farming and fishing-related assets (other than titled motor vehicles and land)**

27. Does the debtor own or lease any farming or fishing-related assets (other than titled motor vehicles and land)?

- ☒ No. Go to Part 7.
- ☐ Yes. Fill in the information below.

General description	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
28. Crops--either planted or harvested			
29. Farm animals <i>Examples:</i> Livestock, poultry, farm-raised fish			
30. Farm machinery and equipment (Other than titled motor vehicles)			
31. Farm and fishing supplies, chemicals, and feed			
32. Other farming and fishing-related property not already listed in Part 6			
33. Total of Part 6.			<div>\$0.00</div>
Add lines 28 through 32. Copy the total to line 85.			
34. Is the debtor a member of an agricultural cooperative?			
<input type="checkbox"/> No			
<input type="checkbox"/> Yes. Is any of the debtor's property stored at the cooperative?			
<input type="checkbox"/> No			
<input type="checkbox"/> Yes			
35. Has any of the property listed in Part 6 been purchased within 20 days before the bankruptcy was filed?			
<input type="checkbox"/> No			
<input type="checkbox"/> Yes. Book value _____ Valuation method _____ Current value _____			
36. Is a depreciation schedule available for any of the property listed in Part 6?			
<input type="checkbox"/> No			
<input type="checkbox"/> Yes			
37. Has any of the property listed in Part 6 been appraised by a professional within the last year?			
<input type="checkbox"/> No			
<input type="checkbox"/> Yes			



**Part 7: Office furniture, fixtures, and equipment; and collectibles**

38. Does the debtor own or lease any office furniture, fixtures, equipment, or collectibles?

- ☒ No. Go to Part 8.  
☐ Yes. Fill in the information below.

General description	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
39. Office furniture			
40. Office fixtures			
41. Office equipment, including all computer equipment and communication systems equipment and software			
42. Collectibles <i>Examples:</i> Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; china and crystal; stamp, coin, or baseball card collections; other collections, memorabilia, or collectibles			

43. Total of Part 7.

Add lines 39 through 42. Copy the total to line 86.

**\$0.00**

44. Is a depreciation schedule available for any of the property listed in Part 7?

- ☐ No  
☐ Yes

45. Has any of the property listed in Part 7 been appraised by a professional within the last year?

- ☐ No  
☐ Yes

**Part 8: Machinery, equipment, and vehicles**

46. Does the debtor own or lease any machinery, equipment, or vehicles?

- ☒ No. Go to Part 9.  
☐ Yes. Fill in the information below.

General description	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
Include year, make, model, and identification numbers (i.e., VIN, HIN, or N-number)			
47. Automobiles, vans, trucks, motorcycles, trailers, and titled farm vehicles			
48. Watercraft, trailers, motors, and related accessories <i>Examples:</i> Boats, trailers, motors, floating homes, personal watercraft, and fishing vessels			
49. Aircraft and accessories			
50. Other machinery, fixtures, and equipment (excluding farm machinery and equipment)			

51. Total of Part 8.

Add lines 47 through 50. Copy the total to line 87.

**\$0.00**

52. Is a depreciation schedule available for any of the property listed in Part 8?

- ☐ No  
☐ Yes

53. Has any of the property listed in Part 8 been appraised by a professional within the last year?

- ☐ No  
☐ Yes

## Part 9: Real property

**54. Does the debtor own or lease any real property?**

- ☐ No. Go to Part 10.  
☒ Yes. Fill in the information below.

**55. Any building, other improved real estate, or land which the debtor owns or in which the debtor has an interest**

Description and location of property Include street address or other description such as Assessor Parcel Number (APN), and type of property (for example, acreage, factory, warehouse, apartment or office building), if available.	Nature and extent of debtor's interest in property	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
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**55.1. 2735 Route 390, Canadensis, PA 18325**

**Parcel: 01.25.1.53**

**16 Bedroom Single-family Home  
Converted to commercial use.**

**Value listed is value of Debtor's  
interest at current list price.**

**April 14, 2022, Appraisal indicated:  
\$2.2 Million sales analysis valuation;  
\$3.7 Million income capitalization  
analysis; and  
\$1.9 Million EGIM analysis (effective  
gross income multiplier)**

**50% Tenant in Con Unknown Appraisal \$1,245,000.00**

**55.2. 6272 Route 191, Cresco, PA 18326**

**Parcel: 11.5.1.1-1**

**7 Unit Commercial Property**

**3.5 acres**

**3 separate buildings**

**1 unit is residential**

**2 full bathrooms with shower**

**6 half bathrooms**

**Value listed is current list price. Fee Simple Unknown Comparative Mark \$900,000.00**

**56. Total of Part 9.**

Add the current value on lines 55.1 through 55.6 and entries from any additional sheets. Copy the total to line 88.

**\$2,145,000.00**

**57. Is a depreciation schedule available for any of the property listed in Part 9?**

- ☒ No  
☐ Yes

**58. Has any of the property listed in Part 9 been appraised by a professional within the last year?**

- ☒ No  
☐ Yes

## Part 10: Intangibles and Intellectual Property

**59. Does the debtor have any interests in intangibles or intellectual property?**

- ☒ No. Go to Part 11.  
☐ Yes. Fill in the information below.

Debtor VRC, LLC Case number (if known) \_\_\_\_\_  
Name

General description	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
60. Patents, copyrights, trademarks, and trade secrets			
61. Internet domain names and websites			
62. Licenses, franchises, and royalties			
63. Customer lists, mailing lists, or other compilations			
64. Other intangibles, or intellectual property			
65. Goodwill			
66. Total of Part 10. Add lines 60 through 65. Copy the total to line 89.			<div>\$0.00</div>

67. Do your lists or records include personally identifiable information of customers (as defined in 11 U.S.C. §§ 101(41A) and 107)?

☐ No  
☐ Yes

68. Is there an amortization or other similar schedule available for any of the property listed in Part 10?

☐ No  
☐ Yes

69. Has any of the property listed in Part 10 been appraised by a professional within the last year?

☐ No  
☐ Yes

#### Part 11: All other assets

70. Does the debtor own any other assets that have not yet been reported on this form?

Include all interests in executory contracts and unexpired leases not previously reported on this form.

☐ No. Go to Part 12.  
☒ Yes. Fill in the information below.

Current value of  
debtor's interest

71. Notes receivable

Description (include name of obligor)

72. Tax refunds and unused net operating losses (NOLs)

Description (for example, federal, state, local)

73. Interests in insurance policies or annuities

74. Causes of action against third parties (whether or not a lawsuit has been filed)

Fraudulent transfer of 296 Lower Seese Hill Road, Canadensis, PA 18325 (\$678,000 property for \$283,000 debt)

\$395,000.00

Nature of claim Fraudulent Transfer

Amount requested \$395,000.00

Fraudulent transfer of Construction Materials, Ladders and small tools.  
(Last known location at 296 Lower Seese Hill Road, Canadensis, PA)

\$15,000.00

Nature of claim Fraudulent Transfer

Amount requested \$15,000.00

Debtor VRC, LLC Case number (if known) \_\_\_\_\_  
Name

**Fraudulent transfer of Appliances, furniture & used kitchen.**  
**(Last known location: 296 Lower Seese Hill Road, Canadensis, PA)** \$12,000.00

Nature of claim Fraudulent transfer  
Amount requested \$12,000.00

**Fraudulent transfer of 9' professional three-piece slate pool table.**  
**(Last known location at 296 Lower Seese Hill Road, Canadensis, PA)** \$1,000.00

Nature of claim Fraudulent Transfer  
Amount requested \$1,000.00

75. Other contingent and unliquidated claims or causes of action of every nature,  
including counterclaims of the debtor and rights to set off claims

76. Trusts, equitable or future interests in property

77. Other property of any kind not already listed *Examples: Season tickets, country club membership*

78. Total of Part 11. \$423,000.00  
Add lines 71 through 77. Copy the total to line 90.

79. Has any of the property listed in Part 11 been appraised by a professional within the last year?

☒ No  
☐ Yes

## Part 12: Summary

In Part 12 copy all of the totals from the earlier parts of the form.

Type of property	Current value of personal property	Current value of real property
80. Cash, cash equivalents, and financial assets. <i>Copy line 5, Part 1.</i>	<u>\$0.00</u>	
81. Deposits and prepayments. <i>Copy line 9, Part 2.</i>	<u>\$0.00</u>	
82. Accounts receivable. <i>Copy line 12, Part 3.</i>	<u>\$0.00</u>	
83. Investments. <i>Copy line 17, Part 4.</i>	<u>\$0.00</u>	
84. Inventory. <i>Copy line 23, Part 5.</i>	<u>\$0.00</u>	
85. Farming and fishing-related assets. <i>Copy line 33, Part 6.</i>	<u>\$0.00</u>	
86. Office furniture, fixtures, and equipment; and collectibles. <i>Copy line 43, Part 7.</i>	<u>\$0.00</u>	
87. Machinery, equipment, and vehicles. <i>Copy line 51, Part 8.</i>	<u>\$0.00</u>	
88. Real property. <i>Copy line 56, Part 9</i> ..... →		<u>\$2,145,000.00</u>
89. Intangibles and intellectual property. <i>Copy line 66, Part 10.</i>	<u>\$0.00</u>	
90. All other assets. <i>Copy line 78, Part 11.</i>	<u>+</u> <u>\$423,000.00</u>	
91. Total. Add lines 80 through 90 for each column. 91a.	<u>\$423,000.00</u>	<u>+</u> 91b. <u>\$2,145,000.00</u>
92. Total of all property on Schedule A/B. Lines 91a + 91b = 92.....		<u>\$2,568,000.00</u>

**Fill in this information to identify the case:**

Debtor name VRC, LLC

United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number  
(if known) \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 206D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible.

**1. Do any creditors have claims secured by debtor's property?**

- ☐ No. Check this box and submit page 1 of this form to the court with debtor's other schedules. Debtor has nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List Creditors Who Have Secured Claims****2. List in alphabetical order all creditors who have secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim.

*Column A*  
**Amount of claim**  
Do not deduct the value of collateral.

*Column B*  
**Value of collateral that supports this claim**

2.1	Creditor's name	Describe debtor's property that is subject to a lien	<u>\$949,268.25</u>	<u>\$1,245,000.00</u>
	<b>Kirkwood Equity Fund, LLC</b>	<b>16 Bedroom Single-family Home</b>		
	Creditor's mailing address <u>7237 Periwinkle Drive</u>	Describe the lien <u>Mortgage</u>		
	<u>Macungie</u> <u>PA</u> <u>18062</u>	Is the creditor an insider or related party? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	Creditor's email address, if known _____	Is anyone else liable on this claim? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H)		
	Date debt was incurred <u>3/11/2022</u>	As of the petition filing date, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Last 4 digits of account number <u>2</u> <u>0</u> <u>2</u> <u>2</u>			
	Do multiple creditors have an interest in the same property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Specify each creditor, including this creditor, and its relative priority.			

**3. Total of the dollar amounts from Part 1, Column A, including the amounts from the Additional Page, if any.**\$1,163,351.15

**Part 1: Additional Page**

**Column A**  
Amount of claim  
Do not deduct the  
value of collateral.

**Column B**  
Value of collateral  
that supports  
this claim

Copy this page only if more space is needed. Continue numbering the lines sequentially from the previous page.

2.2	Creditor's name <b>Monroe County Tax Claim Bureau</b> <hr/> Creditor's mailing address <b>One Quaker Plaza, Room 104</b> <hr/> <b>Stroudsburg PA 18360</b> <hr/> Creditor's email address, if known <b>mknitter@monroecountypa.gov</b> <hr/> Date debt was incurred <b>1/1/2023</b> <hr/> Last 4 digits of account number <b>5 1 1 1</b> <hr/> Do multiple creditors have an interest in the same property? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Have you already specified the relative priority?  <input checked="" type="checkbox"/> No. Specify each creditor, including this creditor, and its relative priority.	Describe debtor's property that is subject to a lien <b>7 Unit Commercial Property</b> <hr/> Describe the lien <b>Taxes / Statutory Lien</b> <hr/> Is the creditor an insider or related party? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Is anyone else liable on this claim? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H) As of the petition filing date, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	<b>\$22,000.00</b> <hr/>	<b>\$900,000.00</b> <hr/>
-----	--	--	-----------------------------	------------------------------

1) The Dime Bank; 2) Monroe County Tax Claim Bureau.

☐ Yes. The relative priority of creditors is specified on lines \_\_\_\_\_

2.3	Creditor's name <b>The Dime Bank</b> <hr/> Creditor's mailing address <b>820 Church Street</b> <hr/> <b>Honesdale PA 18431</b> <hr/> Creditor's email address, if known <hr/> Date debt was incurred <b>11/10/2020</b> <hr/> Last 4 digits of account number <b>1 1 5 5</b> <hr/> Do multiple creditors have an interest in the same property? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Have you already specified the relative priority?  <input type="checkbox"/> No. Specify each creditor, including this creditor, and its relative priority.  <input checked="" type="checkbox"/> Yes. The relative priority of creditors is specified on lines <b>2.2</b>	Describe debtor's property that is subject to a lien <b>7 Unit Commercial Property</b> <hr/> Describe the lien <b>Agreement</b> <hr/> Is the creditor an insider or related party? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Is anyone else liable on this claim? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H) As of the petition filing date, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	<b>\$192,082.90</b> <hr/>	<b>\$900,000.00</b> <hr/>
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Debtor VRC, LLC Case number (if known) \_\_\_\_\_

**Part 2:** **List Others to Be Notified for a Debt Already Listed in Part 1**

List in alphabetical order any others who must be notified for a debt already listed in Part 1. Examples of entities that may be listed are collection agencies, assignees of claims listed above, and attorneys for secured creditors.

If no others need to be notified for the debts listed in Part 1, do not fill out or submit this page. If additional pages are needed, copy this page.

Name and address	On which line in Part 1 did you enter the related creditor?	Last 4 digits of account number for this entity
<u>Obermayer Rebman Maxell &amp; Hippel, LLP</u>	Line <u>2.1</u>	<u>2</u> <u>0</u> <u>2</u> <u>2</u>
<u>Nicholas Poduslenko, Esquire</u>		
<u>Centre Square West</u>		
<u>1500 Market Street, Suite 3400</u>		
<u>Philadelphia PA 19102</u>		

**Fill in this information to identify the case:**

Debtor VRC, LLC

United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number (if known) \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 206E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with **PRIORITY** unsecured claims and Part 2 for creditors with **NONPRIORITY** unsecured claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Assets - Real and Personal Property* (Official Form 206A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 206G). Number the entries in Parts 1 and 2 in the boxes on the left. If more space is needed for Part 1 or Part 2, fill out and attach the Additional Page of that Part included in this form.

**Part 1: List All Creditors with PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims? (See 11 U.S.C. § 507).

- ☐ No. Go to Part 2.  
☒ Yes. Go to line 2.

2. List in alphabetical order all creditors who have unsecured claims that are entitled to priority in whole or part.

If more space is needed for priority unsecured claims, fill out and attach the Additional Page of Part 1.

Total claim      Priority amount

2.1	Priority creditor's name and mailing address	As of the petition filing date, the claim is: Check all that apply.	Unknown	Unknown
	Internal Revenue Service	<input type="checkbox"/> Contingent		
	Centralized Insolvency Operation	<input type="checkbox"/> Unliquidated		
	PO Box 7346	<input type="checkbox"/> Disputed		
	Philadelphia PA 19101-7346	Basis for the claim:		
	Date or dates debt was incurred	1040 Taxes		
	12/31/2022	Is the claim subject to offset?		
	Last 4 digits of account number 6 3 3 4	<input checked="" type="checkbox"/> No		
	Specify Code subsection of PRIORITY unsecured claim: 11 U.S.C. § 507(a)( 8 )	<input type="checkbox"/> Yes		

2.2	Priority creditor's name and mailing address	As of the petition filing date, the claim is: Check all that apply.	Unknown	Unknown
	Pennsylvania Dep't of Revenue	<input type="checkbox"/> Contingent		
	PO Box 280946	<input type="checkbox"/> Unliquidated		
	Attn: Bankruptcy Division	<input type="checkbox"/> Disputed		
	Harrisburg PA 17128-0946	Basis for the claim:		
	Date or dates debt was incurred	Taxes		
	12/31/2022	Is the claim subject to offset?		
	Last 4 digits of account number 6 3 3 4	<input checked="" type="checkbox"/> No		
	Specify Code subsection of PRIORITY unsecured claim: 11 U.S.C. § 507(a)( 8 )	<input type="checkbox"/> Yes		



**Part 2: List All Creditors with NONPRIORITY Unsecured Claims**

3. List in alphabetical order all of the creditors with nonpriority unsecured claims. If more space is needed for nonpriority unsecured claims, fill out and attach the Additional Page of Part 2.

Amount of claim

<b>3.1</b>	<b>Nonpriority creditor's name and mailing address</b>	<b>As of the petition filing date, the claim is:</b>	<b>\$920.16</b>
	<u>Furino Fuels</u>	<i>Check all that apply.</i>	
	<u>116 M C T A Drive</u>	<input type="checkbox"/> Contingent	
		<input type="checkbox"/> Unliquidated	
		<input type="checkbox"/> Disputed	
		<b>Basis for the claim:</b>	
	<u>Swiftwater PA 18355</u>	<u>Heating Oil</u>	
	<b>Date or dates debt was incurred</b> <u>12/13/2022</u>	<b>Is the claim subject to offset?</b>	
	<b>Last 4 digits of account number</b> <u>5 1 0 3</u>	<input checked="" type="checkbox"/> No	
		<input type="checkbox"/> Yes	

<b>3.2</b>	<b>Nonpriority creditor's name and mailing address</b>	<b>As of the petition filing date, the claim is:</b>	<b>\$1.00</b>
	<u>Pacific RBLF REO, LLC</u>	<i>Check all that apply.</i>	
	<u>50 California Street, Suite 1500</u>	<input type="checkbox"/> Contingent	
		<input type="checkbox"/> Unliquidated	
		<input type="checkbox"/> Disputed	
		<b>Basis for the claim:</b>	
	<u>San Franciso CA 94111</u>	<u>Mortgage</u>	
	<b>Date or dates debt was incurred</b> <u>5/3/2022</u>	<b>Is the claim subject to offset?</b>	
	<b>Last 4 digits of account number</b> <u>            </u>	<input checked="" type="checkbox"/> No	
		<input type="checkbox"/> Yes	

Successful fraudulent transfer case would return real estate to Estate subject to \$293,000 mortgage.

<b>3.3</b>	<b>Nonpriority creditor's name and mailing address</b>	<b>As of the petition filing date, the claim is:</b>	<b>\$196.30</b>
	<u>PPL Electric Utilities</u>	<i>Check all that apply.</i>	
	<u>827 Hausman Road</u>	<input type="checkbox"/> Contingent	
		<input type="checkbox"/> Unliquidated	
		<input type="checkbox"/> Disputed	
		<b>Basis for the claim:</b>	
	<u>Allentown PA 18104-9392</u>	<u>Utility</u>	
	<b>Date or dates debt was incurred</b> <u>3/31/2023</u>	<b>Is the claim subject to offset?</b>	
	<b>Last 4 digits of account number</b> <u>7 1 3 6</u>	<input checked="" type="checkbox"/> No	
		<input type="checkbox"/> Yes	

<b>3.4</b>	<b>Nonpriority creditor's name and mailing address</b>	<b>As of the petition filing date, the claim is:</b>	<b>\$382.44</b>
	<u>PPL Electric Utilities</u>	<i>Check all that apply.</i>	
	<u>827 Hausman Road</u>	<input type="checkbox"/> Contingent	
		<input type="checkbox"/> Unliquidated	
		<input type="checkbox"/> Disputed	
		<b>Basis for the claim:</b>	
	<u>Allentown PA 18104-9392</u>	<u>Utility</u>	
	<b>Date or dates debt was incurred</b> <u>3/31/2023</u>	<b>Is the claim subject to offset?</b>	
	<b>Last 4 digits of account number</b> <u>7 0 9 8</u>	<input checked="" type="checkbox"/> No	
		<input type="checkbox"/> Yes	

**Part 2: Additional Page**

Copy this page only if more space is needed. Continue numbering the lines sequentially from the previous page. If no additional NONPRIORITY creditors exist, do not fill out or submit this page.

Amount of claim

<b>3.5</b>	Nonpriority creditor's name and mailing address	<b>As of the petition filing date, the claim is:</b> <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	<b>\$730.67</b>
	<b>PPL Electric Utilities</b> <b>827 Hausman Road</b>  <b>Allentown PA 18104-9392</b>  Date or dates debt was incurred <b>3/31/2023</b> Last 4 digits of account number <b>1 0 1 9</b>	<b>Basis for the claim:</b> <b>Utility</b>  <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
<b>3.6</b>	Nonpriority creditor's name and mailing address	<b>As of the petition filing date, the claim is:</b> <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	<b>\$198.28</b>
	<b>PPL Electric Utilities</b> <b>827 Hausman Road</b>  <b>Allentown PA 18104-9392</b>  Date or dates debt was incurred <b>9/30/2022</b> Last 4 digits of account number <b>4 0 2 0</b>	<b>Basis for the claim:</b> <b>Utility</b>  <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
<b>3.7</b>	Nonpriority creditor's name and mailing address	<b>As of the petition filing date, the claim is:</b> <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	<b>\$191.59</b>
	<b>PPL Electric Utilities</b> <b>827 Hausman Road</b>  <b>Allentown PA 18104-9392</b>  Date or dates debt was incurred <b>9/7/2022</b> Last 4 digits of account number <b>4 0 8 6</b>	<b>Basis for the claim:</b> <b>Utility</b>  <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
<b>3.8</b>	Nonpriority creditor's name and mailing address	<b>As of the petition filing date, the claim is:</b> <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	<b>\$27.60</b>
	<b>PPL Electric Utilities</b> <b>827 Hausman Road</b>  <b>Allentown PA 18104-9392</b>  Date or dates debt was incurred <b>9/7/2022</b> Last 4 digits of account number <b>4 0 3 7</b>	<b>Basis for the claim:</b> <b>Utility</b>  <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Debtor

VRC, LLC

Case number (if known)

**Part 2: Additional Page**

Copy this page only if more space is needed. Continue numbering the lines sequentially from the previous page. If no additional NONPRIORITY creditors exist, do not fill out or submit this page.

Amount of claim

<div style="border: 1px solid black; padding: 2px; display: inline-block;">3.9</div> Nonpriority creditor's name and mailing address  <b>PPL Electric Utilities</b> <b>827 Hausman Road</b>  <b>Allentown PA 18104-9392</b>  Date or dates debt was incurred <b>3/31/2023</b> Last 4 digits of account number <b>4 0 7 3</b>	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Basis for the claim: <b>Utility</b>  Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>\$246.62</b>
<div style="border: 1px solid black; padding: 2px; display: inline-block;">3.10</div> Nonpriority creditor's name and mailing address  <b>PPL Electric Utilities</b> <b>827 Hausman Road</b>  <b>Allentown PA 18104-9392</b>  Date or dates debt was incurred <b>3/31/2023</b> Last 4 digits of account number <b>7 1 1 2</b>	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Basis for the claim: <b>Utility</b>  Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>\$1,227.70</b>
<div style="border: 1px solid black; padding: 2px; display: inline-block;">3.11</div> Nonpriority creditor's name and mailing address  <b>PPL Electric Utilities</b> <b>827 Hausman Road</b>  <b>Allentown PA 18104-9392</b>  Date or dates debt was incurred <b>3/31/2023</b> Last 4 digits of account number <b>4 0 6 0</b>	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Basis for the claim: <b>Utility</b>  Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>\$818.10</b>
<div style="border: 1px solid black; padding: 2px; display: inline-block;">3.12</div> Nonpriority creditor's name and mailing address  <b>PPL Electric Utilities</b> <b>827 Hausman Road</b>  <b>Allentown PA 18104-9392</b>  Date or dates debt was incurred <b>3/31/2023</b> Last 4 digits of account number <b>8 1 0 6</b>	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Basis for the claim: <b>Utility</b>  Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>\$169.19</b>

**Part 2: Additional Page**

Copy this page only if more space is needed. Continue numbering the lines sequentially from the previous page. If no additional NONPRIORITY creditors exist, do not fill out or submit this page.

Amount of claim

<b>3.13</b>	Nonpriority creditor's name and mailing address	As of the petition filing date, the claim is: <i>Check all that apply.</i>	<u>\$477.00</u>
	<u>PPL Electric Utilities</u>	<input type="checkbox"/> Contingent	
	<u>827 Hausman Road</u>	<input type="checkbox"/> Unliquidated	
		<input type="checkbox"/> Disputed	
		Basis for the claim:	
	<u>Allentown</u> <u>PA</u> <u>18104-9392</u>	<u>Utility</u>	
	Date or dates debt was incurred <u>3/31/2023</u>	Is the claim subject to offset?	
	Last 4 digits of account number <u>4</u> <u>0</u> <u>5</u> <u>1</u>	<input checked="" type="checkbox"/> No	
		<input type="checkbox"/> Yes	

<b>3.14</b>	Nonpriority creditor's name and mailing address	As of the petition filing date, the claim is: <i>Check all that apply.</i>	<u>\$27.29</u>
	<u>PPL Electric Utilities</u>	<input type="checkbox"/> Contingent	
	<u>827 Hausman Road</u>	<input type="checkbox"/> Unliquidated	
		<input type="checkbox"/> Disputed	
		Basis for the claim:	
	<u>Allentown</u> <u>PA</u> <u>18104-9392</u>	<u>Utility</u>	
	Date or dates debt was incurred <u>3/31/2023</u>	Is the claim subject to offset?	
	Last 4 digits of account number <u>4</u> <u>0</u> <u>5</u> <u>7</u>	<input checked="" type="checkbox"/> No	
		<input type="checkbox"/> Yes	

**Part 3: List Others to Be Notified About Unsecured Claims**

4. List in alphabetical order any others who must be notified for claims listed in Parts 1 and 2. Examples of entities that may be listed are collection agencies, assignees of claims listed above, and attorneys for unsecured creditors.

If no others need to be notified for the debts listed in Parts 1 and 2, do not fill out or submit this page. If additional pages are needed, copy the next page.

	Name and mailing address	On which line in Part 1 or Part 2 is the related creditor (if any) listed?	Last 4 digits of account number, if any
4.1	<b>Contract Callers Inc</b> <b>501 Greene Street</b> <b>3rd Floor, Suite 302</b>  <b>Augusta GA 30901</b>	Line <u>3.8</u> <input type="checkbox"/> Not listed. Explain:	<u>8</u> <u>5</u> <u>8</u> <u>7</u>
4.2	<b>IC System, Inc.</b> <b>444 Highway 96 East</b> <b>PO Box 64378</b>  <b>St. Paul MN 55164-0378</b>	Line <u>3.7</u> <input type="checkbox"/> Not listed. Explain:	<u>1</u> <u>3</u> <u>0</u> <u>6</u>
4.3	<b>IC System, Inc.</b> <b>444 Highway 96 East</b> <b>PO Box 64378</b>  <b>St. Paul MN 55164-0378</b>	Line <u>3.6</u> <input type="checkbox"/> Not listed. Explain:	<u>1</u> <u>3</u> <u>0</u> <u>6</u>

**Part 4: Total Amounts of the Priority and Nonpriority Unsecured Claims**

5. Add the amounts of priority and nonpriority unsecured claims.

**Total of claim amounts**

5a. Total claims from Part 1 5a. \$0.00

5b. Total claims from Part 2 5b. + \$5,613.94

5c. Total of Parts 1 and 2 5c. \$5,613.94  
Lines 5a + 5b = 5c.

**Fill in this information to identify the case:**

Debtor name VRC, LLC

United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number (if known) \_\_\_\_\_ Chapter 11

☐ Check if this is an amended filing

## Official Form 206G

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If more space is needed, copy and attach the additional page, numbering the entries consecutively.

**1. Does the debtor have any executory contracts or unexpired leases?**

- ☐ No. Check this box and file this form with the court with the debtor's other schedules. There is nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Assets - Real and Personal Property* (Official Form 206A/B).

**2. List all contracts and unexpired leases**

State the name and mailing address for all other parties with whom the debtor has an executory contract or unexpired lease

2.1	State what the contract or lease is for and the nature of the debtor's interest	Zero payment lease to operating entity with consideration to Debtor being improvements to property and increase in property value Contract to be ASSUMED	Pump House Inn & Spa, LLC <u>2735 Route 390</u> _____ _____
	State the term remaining	_____	_____
	List the contract number of any government contract	_____	Canadensis PA 18325
2.2	State what the contract or lease is for and the nature of the debtor's interest	Listing Agreement for Sale of 6272 Route 191, Cresco, PA 18326 Contract to be ASSUMED	Smart Way America Realty <u>528 Seven Bridge Road, Suite 107</u> _____ _____
	State the term remaining	_____	_____
	List the contract number of any government contract	_____	East Stroudsburg PA 18301
2.3	State what the contract or lease is for and the nature of the debtor's interest	Listing Agreement for Sale of 2735 Route 390, Canadensis, PA 18325 Contract to be ASSUMED	Smart Way America Realty <u>528 Seven Bridge Road, Suite 107</u> _____ _____
	State the term remaining	_____	_____
	List the contract number of any government contract	_____	East Stroudsburg PA 18301

**Fill in this information to identify the case:**

Debtor name VRC, LLC

United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number  
(if known) \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 206H

**Schedule H: Codebtors**

12/15

Be as complete and accurate as possible. If more space is needed, copy the Additional Page, numbering the entries consecutively. Attach the Additional Page to this page.

**1. Does the debtor have any codebtors?**

- ☐ No. Check this box and submit this form to the court with the debtor's other schedules. Nothing else needs to be reported on this form.
- ☒ Yes

**2. In Column 1, list as codebtors all of the people or entities who are also liable for any debts listed by the debtor in the schedules of creditors, Schedules D-G.** Include all guarantors and co-obligors. In Column 2, identify the creditor to whom the debt is owed and each schedule on which the creditor is listed. If the codebtor is liable on a debt to more than one creditor, list each creditor separately in Column 2.

**Column 1: Codebtor****Column 2: Creditor**

Name	Mailing address	Name	Check all schedules that apply:
<b>2.1 Svetlana Hanover</b>	<b>6272 Route 191</b> Number Street	<b>Kirkwood Equity Fund, LLC</b>	<input checked="" type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G
	<b>Cresco</b> <b>PA</b> <b>18326</b> City State ZIP Code		
<b>2.2 VRC2735, LLC</b>	<b>6272 Route 191</b> Number Street	<b>Kirkwood Equity Fund, LLC</b>	<input checked="" type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G
	<b>Cresco</b> <b>PA</b> <b>18326</b> City State ZIP Code		



**Fill in this information to identify the case:**Debtor Name VRC, LLCUnited States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number (if known): \_\_\_\_\_

☐ Check if this is an amended filing

Official Form 206Sum

**Summary of Assets and Liabilities for Non-Individuals**

12/15

**Part 1: Summary of Assets****1. Schedule A/B: Assets--Real and Personal Property** (Official Form 206A/B)**1a. Real property:**Copy line 88 from Schedule A/B..... **\$2,145,000.00****1b. Total personal property:**Copy line 91A from Schedule A/B..... **\$423,000.00****1c. Total of all property**Copy line 92 from Schedule A/B..... **\$2,568,000.00****Part 2: Summary of Liabilities****2. Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 206D)Copy the total dollar amount listed in Column A, Amount of claim, from line 3 of Schedule D..... **\$1,163,351.15****3. Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 206E/F)**3a. Total claim amounts of priority unsecured claims:**Copy the total claims from Part 1 from line 5a of Schedule E/F..... **\$0.00****3b. Total amount of claims of nonpriority amount of unsecured claims:**Copy the total of the amount of claims from Part 2 from line 5b of Schedule E/F..... **+ \$5,613.94****4. Total liabilities**Lines 2 + 3a + 3b..... **\$1,168,965.09**

**Fill in this information to identify the case and this filing:**

Debtor Name VRC, LLC

United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number  
(if known) \_\_\_\_\_

**Official Form 202**

**Declaration Under Penalty of Perjury for Non-Individual Debtors**

12/15

An individual who is authorized to act on behalf of a non-individual debtor, such as a corporation or partnership, must sign and submit this form for the schedules of assets and liabilities, any other document that requires a declaration that is not included in the document, and any amendments of those documents. This form must state the individual's position or relationship to the debtor, the identity of the document, and the date. Bankruptcy Rules 1008 and 9011.

**WARNING -- Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

**Declaration and signature**

I am the president, another officer, or an authorized agent of the corporation; a member or an authorized agent of the partnership; or another individual serving as a representative of the debtor in this case.

I have examined the information in the documents checked below and I have a reasonable belief that the information is true and correct:

- ☒ *Schedule A/B: Assets--Real and Personal Property* (Official Form 206A/B)
- ☒ *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 206D)
- ☒ *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 206E/F)
- ☒ *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 206G)
- ☒ *Schedule H: Codebtors* (Official Form 206H)
- ☒ *A Summary of Assets and Liabilities for Non-Individuals* (Official Form 206-Summary)
- ☐ Amended Schedule \_\_\_\_\_
- ☒ *Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders* (Official Form 204)
- ☐ Other document that requires a declaration \_\_\_\_\_

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 08/30/2023  
MM / DD / YYYY

**X** /s/ Svetlana Hanover  
Signature of individual signing on behalf of debtor

**Svetlana Hanover**  
Printed name

**Owner/Member**  
Position or relationship to debtor

**Fill in this information to identify the case:**

Debtor name VRC, LLC

United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number  
(if known) \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 207

**Statement of Financial Affairs for Non-Individuals Filing for Bankruptcy**

04/22

The debtor must answer every question. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and case number (if known).

**Part 1: Income****1. Gross revenue from business**

☐ None

Identify the beginning and ending dates of the debtor's fiscal year, which may be a calendar year

Sources of revenue  
Check all that apply.

Gross revenue  
(before deductions and exclusions)

From the beginning of the fiscal year to filing date:	From <u>01/01/2023</u> to <u>MM/DD/YYYY</u>	Filing date	<input type="checkbox"/> Operating a business <input checked="" type="checkbox"/> Other <u>Rent</u>	<u>\$5,500.00</u>
For prior year:	From <u>01/01/2022</u> to <u>12/31/2022</u> <u>MM/DD/YYYY</u>	<u>MM/DD/YYYY</u>	<input type="checkbox"/> Operating a business <input checked="" type="checkbox"/> Other <u>Rent</u>	<u>\$17,000.00</u>
For the year before that:	From <u>01/01/2021</u> to <u>12/31/2021</u> <u>MM/DD/YYYY</u>	<u>MM/DD/YYYY</u>	<input type="checkbox"/> Operating a business <input checked="" type="checkbox"/> Other <u>Rent</u>	<u>\$23,400.00</u>

**2. Non-business revenue**

Include revenue regardless of whether that revenue is taxable. *Non-business income* may include interest, dividends, money collected from lawsuits, and royalties. List each source and the gross revenue for each separately. Do not include revenue listed in line 1.

☐ None

			Description of sources of revenue	Gross revenue from each source (before deductions and exclusions)
From the beginning of the fiscal year to filing date:	From <u>01/01/2023</u> to <u>MM/DD/YYYY</u>	Filing date		<u>\$0.00</u>
For prior year:	From <u>01/01/2022</u> to <u>12/31/2022</u> <u>MM/DD/YYYY</u>	<u>MM/DD/YYYY</u>	<u>Sale of real estate</u>	<u>\$423,913.25</u>
For the year before that:	From <u>01/01/2021</u> to <u>12/31/2021</u> <u>MM/DD/YYYY</u>	<u>MM/DD/YYYY</u>	<u>Sale of real estate</u>	<u>\$271,419.42</u>

## Part 2: List Certain Transfers Made Before Filing for Bankruptcy

### 3. Certain payments or transfers to creditors within 90 days before filing this case

List payments or transfers—including expense reimbursements—to any creditor, other than regular employee compensation, within 90 days before filing this case unless the aggregate value of all property transferred to that creditor is less than \$7,575. (This amount may be adjusted on 4/01/25 and every 3 years after that with respect to cases filed on or after the date of adjustment.)

☒ None

### 4. Payments or other transfers of property made within 1 year before filing this case that benefited any insider

List payments or transfers, including expense reimbursements, made within 1 year before filing this case on debts owed to an insider or guaranteed or co-signed by an insider unless the aggregate value of all property transferred to or for the benefit of the insider is less than \$7,575. (This amount may be adjusted on 4/01/25 and every 3 years after that with respect to cases filed on or after the date of adjustment.) Do not include any payments listed in line 3. Insiders include officers, directors, and anyone in control of a corporate debtor and their relatives; general partners of a partnership debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(31).

☒ None

### 5. Repossessions, foreclosures, and returns

List all property of the debtor that was obtained by a creditor within 1 year before filing this case, including property repossessed by a creditor, sold at a foreclosure sale, transferred by a deed in lieu of foreclosure, or returned to the seller. Do not include property listed in line 6.

☐ None

	Creditor's name and address	Description of the property	Date	Value of property
5.1.	<b>Pacific RBLF REO, LLC</b> Creditor's name <b>50 California Street, Suite 1500</b> Street  <b>San Francisco</b> <b>CA</b> <b>94111</b> City State ZIP Code	<b>296 Lower Seese Hill Road</b> <b>Canadensis, PA 18326</b>	<b>1/24/2023</b>	<b>\$678,000.00</b>

### 6. Setoffs

List any creditor, including a bank or financial institution, that within 90 days before filing this case set off or otherwise took anything from an account of the debtor without permission or refused to make a payment at the debtor's direction from an account of the debtor because the debtor owed a debt.

☒ None

## Part 3: Legal Actions or Assignments

### 7. Legal actions, administrative proceedings, court actions, executions, attachments, or governmental audits

List the legal actions, proceedings, investigations, arbitrations, mediations, and audits by federal or state agencies in which the debtor was involved in any capacity—within 1 year before filing this case.

☐ None

	Case title	Nature of case	Court or agency's name and address	Status of case
7.1.	<b>Oakmont Commercial v VRC et al</b>	<b>Confession of Judgment (concluded) and Foreclosure Sale (Schedule for August 31, 2023)</b>	<b>Monroe County Common Pleas Court</b> Name <b>610 Monroe Street</b> Street  <b>Stroudsburg</b> <b>PA</b> <b>18360</b> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
	Case number <b>005890-CV-2022</b>			

Debtor	<b>VRC, LLC</b> <small>Name</small>	Case number (if known)
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<b>Case title</b>	<b>Nature of case</b>	<b>Court or agency's name and address</b>	<b>Status of case</b>
7.2. <b>Oakmont Commercial v VRC et al</b>	<b>Foreclosure</b>	<b>Monroe County Common Pleas Court</b> <small>Name</small> <b>610 Monroe Street</b> <small>Street</small>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

  

<b>Case number</b> <b>007624-CV-2022</b>	<table border="0"> <tr> <td><b>Stroudsburg</b> <small>City</small></td> <td><b>PA</b> <small>State</small></td> <td><b>18360</b> <small>ZIP Code</small></td> </tr> </table>	<b>Stroudsburg</b> <small>City</small>	<b>PA</b> <small>State</small>	<b>18360</b> <small>ZIP Code</small>
<b>Stroudsburg</b> <small>City</small>	<b>PA</b> <small>State</small>	<b>18360</b> <small>ZIP Code</small>		

**8. Assignments and receivership**

List any property in the hands of an assignee for the benefit of creditors during the 120 days before filing this case and any property in the hands of a receiver, custodian, or other court-appointed officer within 1 year before filing this case.

☒ None

**Part 4: Certain Gifts and Charitable Contributions**

**9. List all gifts or charitable contributions the debtor gave to a recipient within 2 years before filing this case unless the aggregate value of the gifts to that recipient is less than \$1,000**

☒ None

**Part 5: Certain Losses**

**10. All losses from fire, theft, or other casualty within 1 year before filing this case.**

☒ None

**Part 6: Certain Payments or Transfers**

**11. Payments related to bankruptcy**

List any payments of money or other transfers of property made by the debtor or person acting on behalf of the debtor within 1 year before the filing of this case to another person or entity, including attorneys, that the debtor consulted about debt consolidation or restructuring, seeking bankruptcy relief, or filing a bankruptcy case.

☐ None

	Who was paid or who received the transfer?	If not money, describe any property transferred	Dates	Total amount or value
11.1.	<b>J. Zac Christman, Esquire</b>	<b>\$ 4,291</b>	<b>\$2,291 4/26/23</b> <b>\$2,000 8/30/23</b>	<b>\$4,000.00</b>
	<b>Address</b>			
	<b>556 Main Street, Suite 12</b> <small>Street</small>			
	<b>Stroudsburg</b> <b>PA</b> <b>18360</b> <small>City                      State      ZIP Code</small>			
	<b>Email or website address</b>			
	<b>Who made the payment, if not debtor?</b>			
	<b>Pump House Inn &amp; Spa, Inc.</b>			

**12. Self-settled trusts of which the debtor is a beneficiary**

List any payments or transfers of property made by the debtor or a person acting on behalf of the debtor within 10 years before the filing of this case to a self-settled trust or similar device.

Do not include transfers already listed on this statement.

☒ None

**13. Transfers not already listed on this statement**

List any transfers of money or other property--by sale, trade, or any other means--made by the debtor or a person acting on behalf of the debtor within 2 years before the filing of this case to another person, other than property transferred in the ordinary course of business or financial affairs. Include both outright transfers and transfers made as security. Do not include gifts or transfers previously listed on this statement.

☐ None

	Who received transfer?	Description of property transferred or payments received or debts paid in exchange	Date transfer was made	Total amount or value
13.1.	<b>Madison Taylor Stephenson</b>	<b>104 Scarlett Oak Drive</b>	<b>10/13/2021</b>	<b>\$460,000.00</b>
	Address	Effort, PA 18330		
	<b>104 Scarlett Oak Drive</b>	for \$460,000		
	<small>Street</small>			
	<b>Effort</b>	<b>PA</b>	<b>18330</b>	
	<small>City</small>	<small>State</small>	<small>ZIP Code</small>	
	Relationship to debtor			
	<b>None</b>			
	Who received transfer?	Description of property transferred or payments received or debts paid in exchange	Date transfer was made	Total amount or value
13.2.	<b>Soheir Touma</b>	<b>261 Cranberry Road</b>	<b>12/22/2021</b>	<b>\$500,000.00</b>
	Address	East Stroudsburg, PA 18301		
	<b>261 Cranberry Road</b>	for \$500,000		
	<small>Street</small>			
	<b>East Stroudsburg</b>	<b>PA</b>	<b>18301</b>	
	<small>City</small>	<small>State</small>	<small>ZIP Code</small>	
	Relationship to debtor			
	<b>None</b>			
	Who received transfer?	Description of property transferred or payments received or debts paid in exchange	Date transfer was made	Total amount or value
13.3.	<b>Green Paradise Acres, LLC</b>	<b>523 Kern Road</b>	<b>3/10/2022</b>	<b>\$700,000.00</b>
	Address	Stroudsburg, PA 18360		
	<b>322 Clubouse Drive</b>	for \$700,000		
	<small>Street</small>			
	<b>East Stroudsburg</b>	<b>PA</b>	<b>18302</b>	
	<small>City</small>	<small>State</small>	<small>ZIP Code</small>	
	Relationship to debtor			
	<b>None</b>			

Debtor VRC, LLC Case number (if known) \_\_\_\_\_  
Name

Who received transfer?	Description of property transferred or payments received or debts paid in exchange	Date transfer was made	Total amount or value
13.4. <u>VRCP, LLC</u>  <b>Address</b>  <u>4122 Crest View Drive</u> Street  <u>Stroudsburg</u> <u>PA</u> <u>18360</u> City State ZIP Code  <b>Relationship to debtor</b> <u>Owned by Wife of Prior Member of Debtor</u>	<u>647 Metzgar Road</u> <u>East Stroudsburg, PA</u> <u>for \$471,000</u>	<u>2/23/2022</u>	<u>\$471,000.00</u>

### Part 7: Previous Locations

#### 14. Previous addresses

List all previous addresses used by the debtor within 3 years before filing this case and the dates the addresses were used.

☐ Does not apply

Address	Dates of occupancy
14.1. <u>515 Main Street</u> Street  <u>Stroudsburg</u> <u>PA</u> <u>18360</u> City State ZIP Code	From <u>6/1/2019</u> To <u>11/10/2020</u>

### Part 8: Health Care Bankruptcies

#### 15. Health Care bankruptcies

Is the debtor primarily engaged in offering services and facilities for:

- ☐ diagnosing or treating injury, deformity, or disease, or
- ☐ providing any surgical, psychiatric, drug treatment, or obstetric care?

☒ No. Go to Part 9.

☐ Yes. Fill in the information below.

### Part 9: Personally Identifiable Information

#### 16. Does the debtor collect and retain personally identifiable information of customers?

☒ No.

☐ Yes. State the nature of the information collected and retained \_\_\_\_\_

Does the debtor have a privacy policy about that information?

☐ No.

☐ Yes.

Debtor VRC, LLC Case number (if known) \_\_\_\_\_  
Name

17. Within 6 years before filing this case, have any employees of the debtor been participants in any ERISA, 401(k), 403(b) or other pension or profit-sharing plan made available by the debtor as an employee benefit?

- ☒ No. Go to Part 10.  
☐ Yes. Does the debtor serve as plan administrator?  
    ☐ No. Go to Part 10.  
    ☐ Yes. Fill in below:

## Part 10: Certain Financial Accounts, Safe Deposit Boxes, and Storage Units

### 18. Closed financial accounts

Within 1 year before filing this case, were any financial accounts or instruments held in the debtor's name, or for the debtor's benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts, certificates of deposit, and shares in banks, credit unions, brokerage houses, cooperatives, associations, and other financial institutions.

☒ None

### 19. Safe deposit boxes

List any safe deposit box or other depository for securities, cash, or other valuables the debtor now has or did have within 1 year before filing this case.

☒ None

### 20. Off-premises storage

List any property kept in storage units or warehouses within 1 year before filing this case. Do not include facilities that are in a part of a building in which the debtor does business.

☒ None

## Part 11: Property the Debtor Holds or Controls That the Debtor Does Not Own

### 21. Property held for another

List any property that the debtor holds or controls that another entity owns. Include any property borrowed from, being stored for, or held in trust. Do not list leased or rented property.

☒ None



## Part 12: Details About Environmental Information

For the purpose of Part 12, the following definitions apply:

- **Environmental law** means any statute or governmental regulation that concerns pollution, contamination, or hazardous material, regardless of the medium affected (air, land, water, or any other medium).
- **Site** means any location, facility, or property, including disposal sites, that the debtor now owns, operates, or utilizes or that the debtor formerly owned, operated, or utilized.
- **Hazardous material** means anything that an environmental law defines as hazardous or toxic, or describes as a pollutant, contaminant, or a similarly harmful substance.

Report all notices, releases, and proceedings known, regardless of when they occurred.

**22. Has the debtor been a party in any judicial or administrative proceeding under any environmental law?**

Include settlements and orders.

- ☒ No  
☐ Yes. Provide details below.

**23. Has any governmental unit otherwise notified the debtor that the debtor may be liable or potentially liable under or in violation of an environmental law?**

- ☒ No  
☐ Yes. Provide details below.

**24. Has the debtor notified any governmental unit of any release of hazardous material?**

- ☒ No  
☐ Yes. Provide details below.

## Part 13: Details About the Debtor's Business or Connections to Any Business

**25. Other businesses in which the debtor has or has had an interest**

List any business for which the debtor was an owner, partner, member, or otherwise a person in control within 6 years before filing this case. Include this information even if already listed in the Schedules.

- ☒ None

**26. Books, records, and financial statements**

26a. List all accountants and bookkeepers who maintained the debtor's books and records within 2 years before filing this case.

- ☐ None

Name and address		Dates of service	
		From	To
26a.1.	<b>Svetlana Hanover</b>	<b>1/1/2019</b>	
	Name		
	<b>6272 Route 191</b>		
	Street		
	<b>Cresco</b>	<b>PA</b>	<b>18326</b>
	City	State	ZIP Code

Debtor **VRC, LLC** Case number (if known) \_\_\_\_\_  
Name

26b. List all firms or individuals who have audited, compiled, or reviewed debtor's books of account and records or prepared a financial statement within 2 years before filing this case.

☒ None

26c. List all firms or individuals who were in possession of the debtor's books of account and records when this case is filed.

☐ None

Name and address

If any books of account and records are unavailable, explain why

26c.1. **Svetlana Hanover**

Name

**6272 Route 191**

Street

**Cresco**

City

**PA**

State

**18326**

ZIP Code

26d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom the debtor issued a financial statement within 2 years before filing this case.

☒ None

**27. Inventories**

Have any inventories of the debtor's property been taken within 2 years before filing this case?

☒ No.

☐ Yes. Give the details about the two most recent inventories.

**28. List the debtor's officers, directors, managing members, general partners, members in control, controlling shareholders, or other people in control of the debtor at the time of the filing of this case.**

Name	Address	Position and nature of any interest	% of interest, if any
<b>Svetlana Hanover</b>	<b>6272 Route 191</b> <b>Cresco, PA 18326</b>	<b>Member / Owner</b>	<b>100%</b>

**29. Within 1 year before the filing of this case, did the debtor have officers, directors, managing members, general partners, members in control of the debtor, or shareholders in control of the debtor who no longer hold these positions?**

☐ No

☒ Yes. Identify below.

Name	Address	Position and nature of any interest	Period during which position or interest was held
<b>Jean-Claude Jasmin</b>	<b>4122 Crest View Drive</b> <b>Stroudsburg, PA 18360</b>	<b>Member / Co-signor</b>	From <b>3/31/2022</b> To <b>1/31/2023</b>

Debtor VRC, LLC Case number (if known) \_\_\_\_\_  
Name

**30. Payments, distributions, or withdrawals credited or given to insiders**

Within 1 year before filing this case, did the debtor provide an insider with value in any form, including salary, other compensation, draws, bonuses, loans, credits on loans, stock redemptions, and options exercised?

- ☒ No  
☐ Yes. Identify below.

**31. Within 6 years before filing this case, has the debtor been a member of any consolidated group for tax purposes?**

- ☒ No  
☐ Yes. Identify below.

**32. Within 6 years before filing this case, has the debtor as an employer been responsible for contributing to a pension fund?**

- ☒ No  
☐ Yes. Identify below.

**Part 14: Signature and Declaration**

**WARNING** -- Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

I have examined the information in this *Statement of Financial Affairs* and any attachments and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 08/30/2023  
MM / DD / YYYY

**X** /s/ Svetlana Hanover Printed name Svetlana Hanover  
Signature of individual signing on behalf of the debtor  
Position or relationship to debtor Owner/Member

**Are additional pages to *Statement of Financial Affairs for Non-Individuals Filing for Bankruptcy* (Official Form 207) attached?**

- ☒ No  
☐ Yes

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE DIVISION**

In re **VRC, LLC**

Case No. \_\_\_\_\_

Chapter **11** \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	<u><b>\$0.00</b></u>
Prior to the filing of this statement I have received.....	<u><b>\$2,000.00</b></u>
Balance Due.....	<u><b>(\$2,000.00)</b></u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**Fee agreement is for \$300 hourly rate, subject to fee application.**

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**08/30/2023**

*Date*

**/s/ J. Zac Christman, Esquire**

*J. Zac Christman, Esquire*

J. Zac Christman, Esquire

556 Main Street, Suite 12

Stroudsburg, PA 18360

Phone: (570) 234-3960 / Fax: (570) 234-3975

Bar No. 80009

**/s/ Svetlana Hanover**

**Svetlana Hanover**

**Owner/Member**

**Fill in this information to identify the case:**

Debtor name VRC, LLC

United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

**Official Form 204****Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders****12/15**

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claims resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1 PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$1,227.70
2 Furino Fuels 116 M C T A Drive Swiftwater, PA 18355		Heating Oil				\$920.16
3 PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$818.10
4 PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$730.67
5 PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$477.00

Debtor **VRC, LLC**  
Name

Case number (if known) \_\_\_\_\_

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
6	PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$382.44
7	PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$246.62
8	PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$198.28
9	PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$196.30
10	PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$191.59
11	PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$169.19
12	PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$27.60
13	PPL Electric Utilities 827 Hausman Road Allentown, PA 18104-9392		Utility				\$27.29

Debtor **VRC, LLC**  
Name

Case number (if known)

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
14	Pacific RBLF REO, LLC 50 California Street, Suite 1500 San Francisco, CA 94111		Mortgage				\$1.00
15	Pennsylvania Dep't of Revenue PO Box 280946 Attn: Bankruptcy Division Harrisburg PA 17128-0946		Taxes				\$0.00
16	Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia PA 19101-7346		1040 Taxes				\$0.00



UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE DIVISION

IN RE: **VRC, LLC**

CASE NO

CHAPTER **11**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 8/30/2023

Signature /s/ Svetlana Hanover  
Svetlana Hanover  
Owner/Member

Date \_\_\_\_\_

Signature \_\_\_\_\_

Contract Callers Inc  
501 Greene Street  
3rd Floor, Suite 302  
Augusta, GA 30901

Furino Fuels  
116 M C T A Drive  
Swiftwater, PA 18355

IC System, Inc.  
444 Highway 96 East  
PO Box 64378  
St. Paul, MN 55164-0378

Internal Revenue Service  
Centralized Insolvency Operation  
PO Box 7346  
Philadelphia PA 19101-7346

Kirkwood Equity Fund, LLC  
7237 Periwinkle Drive  
Macungie, PA 18062

Monroe County Tax Claim Bureau  
One Quaker Plaza, Room 104  
Stroudsburg, PA 18360

Obermayer Rebman Maxell & Hippel, LLP  
Nicholas Poduslenko, Esquire  
Centre Square West  
1500 Market Street, Suite 3400  
Philadelphia, PA 19102

Pacific RBLF REO, LLC  
50 California Street, Suite 1500  
San Francisco, CA 94111

Pennsylvania Dep't of Revenue  
PO Box 280946  
Attn: Bankruptcy Division  
Harrisburg PA 17128-0946

PPL Electric Utilities  
827 Hausman Road  
Allentown, PA 18104-9392

Pump House Inn & Spa, LLC  
2735 Route 390  
Canadensis, PA 18325

Smart Way America Realty  
528 Seven Bridge Road, Suite 107  
East Stroudsburg, PA 18301

Svetlana Hanover  
6272 Route 191  
Cresco, PA 18326

The Dime Bank  
820 Church Street  
Honesdale, PA 18431

VRC2735, LLC  
6272 Route 191  
Cresco, PA 18326

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE DIVISION**

IN RE:  
**VRC, LLC**

CHAPTER 11

DEBTOR(S)

CASE NO

**LIST OF EQUITY SECURITY HOLDERS**

Registered Name of Holder of Security Last Known Address or Place of Business	Class of Security	Number Registered	Kind of Interest Registered
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Svetlana Hanover  
6272 Route 191  
Cresco, PA 18326

Sole Member of LLC

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the Owner/Member of the Limited Liability Company  
named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the  
best of my information and belief.

Date: 8/30/2023

Signature: /s/ Svetlana Hanover  
Svetlana Hanover  
Owner/Member

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE DIVISION**

In re: **VRC, LLC**

CASE NO

CHAPTER **11**

**BUSINESS INCOME AND EXPENSES**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income for 12 Months Prior to Filing: \$1,000.00

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: \$1,000.00

**PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor):	<u>\$0.00</u>
4. Payroll Taxes:	<u>\$0.00</u>
5. Unemployment Taxes:	<u>\$0.00</u>
6. Worker's Compensation:	<u>\$0.00</u>
7. Other Taxes:	<u>\$0.00</u>
8. Inventory Purchases (including raw materials):	<u>\$0.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray:	<u>\$0.00</u>
10. Rent (other than debtor's principal residence):	<u>\$0.00</u>
11. Utilities:	<u>\$0.00</u>
12. Office Expenses and Supplies:	<u>\$0.00</u>
13. Repairs and Maintenance:	<u>\$1,000.00</u>
14. Vehicle Expenses:	<u>\$0.00</u>
15. Travel and Entertainment:	<u>\$0.00</u>
16. Equipment Rental and Leases:	<u>\$0.00</u>
17. Legal/Accounting/Other Professional Fees:	<u>\$0.00</u>
18. Insurance:	<u>\$0.00</u>
19. Employee Benefits (e.g., pension, medical, etc.):	<u>\$0.00</u>
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	<u>None</u>
21. Other (Specify):	<u>None</u>
22. Total Monthly Expenses (Add items 3 - 21)	<u>\$1,000.00</u>

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2): \$0.00